

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Melchior, et al.

Serial No.: 09/981,645

Filed: October 16, 2001

For: FACILITATING SELLER FINANCING
AND ADVANCE PAYMENT FOR
SELLERS IN A FULL SERVICE TRADE
SYSTEM

Confirmation No. 7543

Examiner: Harish T. Dass

Art Unit: 3693

REPLY TO OFFICE ACTION

Mail Stop: Amendment
COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action dated August 3, 2007, Applicants submit the following amendments and remarks.

Amendments to the claims begin on Page 2.

Remarks begin on Page 10.